In the Specification:

Please amend the paragraph beginning on page 6, line 3 as follows:

The invention provides exceptional security for credit account transactions because the extra security provided is transparent to payees and merchants. In addition, two seemingly independent and unrelated items must be stolen or cloned in order for a thief to get access to a user's account: the credit account number, and the specified or currently activated activate approval device.

Please amend the paragraph beginning on page 9, line 13 as follows:

A PC or workstation 24 is shown connected to processing center computer 12 via a worldwide web interface 26, for implementation of one of the optional features of the invention. Through this connection, a subscriber to the service can maintain an account profile. This profile contains specific parameters for the service as applied to the particular account and can be updated by the user over a World Wide Web interface, or possibly through software supplied to the user specifically for the purpose. The account profile contains information such as a dollar amount below which approval requests are not needed, list of approval devices, and currently active approval device. This information can be maintained, for example, on a presence server that is readily accessible by the user in order to make any necessary updates.

Please amend the paragraph beginning on page 15, line 3 as follows:

Alternatively there can be included a secure socket and web server push model. The user's device executes a web client using a standard protocol (e.g. WAP[[,]] and HTML[[, ...]]). Where the client device is not capable of Java RMI or IP Sec, a special purpose protocol can be implemented. The protocol typically contains two messages: one for requesting approval and one for either accepting or rejecting the request. This could, for example, include an extension to the native messaging protocols for the device in question such as GSM's SMS. In this case the existing protocol is extended to identify the special context of the message. The message body provides structured fields for the relevant information and is well known in the art.

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